

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANTHONY D KALINOWSKI

Debtor(s)

Case No. 09-46534

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2009.
- 2) The plan was confirmed on 02/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/22/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/16/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$19,300.00.
- 10) Amount of unsecured claims discharged without payment: \$7,640.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$54,871.26
Less amount refunded to debtor	\$649.99

NET RECEIPTS: **\$54,221.27**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,496.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,496.71**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	346.00	325.40	325.40	325.40	0.00
AMERICASH LOANS	Unsecured	196.00	188.97	188.97	188.97	0.00
CAPITAL ONE BANK USA	Unsecured	6,029.00	5,762.75	5,762.75	5,762.75	0.00
CASHNET USA	Unsecured	813.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	164.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	297.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	522.00	557.02	557.02	557.02	0.00
CORTRUST BANK	Unsecured	414.00	414.76	414.76	414.76	0.00
HEIGHTS FINANCE	Unsecured	3,264.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	561.00	561.73	561.73	561.73	0.00
JP MORGAN CHASE BANK NA	Secured	2,863.88	2,863.88	2,863.88	2,863.88	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PAYDAY LOAN STORE	Unsecured	306.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	869.00	960.97	960.97	960.97	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,035.00	1,062.99	1,062.99	1,062.99	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	340.00	391.69	391.69	391.69	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,391.00	5,685.39	5,685.39	5,685.39	0.00
PREMIER BANKCARD/CHARTER	Unsecured	354.00	469.12	469.12	469.12	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,742.00	1,756.27	1,756.27	1,756.27	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	5,445.00	4,700.16	4,700.16	4,700.16	0.00
TD AUTO FINANCE LLC	Unsecured	NA	9,531.54	9,531.54	6,735.41	0.00
TD AUTO FINANCE LLC	Secured	23,000.00	14,049.80	14,049.80	14,049.80	2,238.25

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,863.88	\$2,863.88	\$0.00
Debt Secured by Vehicle	\$14,049.80	\$14,049.80	\$2,238.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,913.68	\$16,913.68	\$2,238.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,368.76	\$29,572.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,496.71</u>	
Disbursements to Creditors	<u>\$48,724.56</u>	
TOTAL DISBURSEMENTS :		<u>\$54,221.27</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.